

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN

IN RE:

Michael William Faber
Delma Faber,
Debtors.

Chapter 13
15-29209-beh

NOTICE AND REQUEST TO MODIFY CHAPTER 13 PLAN

Michael William Faber and Delma Faber, by counsel, have filed papers with the court requesting modification of the Chapter 13 Plan in the above case.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to modify the plan as proposed, or if you want the court to consider your views on the request, then on or before 21 days after service of this notice, you or your attorney must:

File with the court a written request for hearing which shall contain a short and plain statement of the factual and legal basis for the objection. File your written request at:

Clerk of Bankruptcy Court
517 E. Wisconsin Avenue
Room 126
Milwaukee, WI 53202-4581

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to:

Attorney Joseph M. LoCoco
MILLER & MILLER LAW, LLC
735 West Wisconsin Avenue, Suite 600
Milwaukee, Wisconsin 53233-2413

If you, or your attorney, do not take these steps, the court may decide that you do not oppose the request and may enter an order modifying the Plan.

MILLER & MILLER LAW, LLC
735 West Wisconsin Avenue, Suite 600
Milwaukee, Wisconsin 53233-2413
(414) 277-7742 / (414) 277-1303 (fax)

REQUEST TO MODIFY CHAPTER 13 PLAN

1. The Proponent of this modification is

 X the Debtor;

_____ the Chapter 13 Trustee (post-confirmation only);

_____ the holder of an unsecured claim (Name: _____)
(post-confirmation modification only).

2. This is a request to modify a Chapter 13 Plan:

A. _____ post-confirmation;

B. X pre-confirmation;

i. X Debtor(s)/Debtor(s) attorney certifies that the proposed modification does not materially adversely affect creditors (Local Bankruptcy Rule 3015(b);

ii. _____ Debtor(s)/Debtor(s) attorney certifies that the proposed modification materially adversely affects only the following creditors and a copy of the proposed modification has been served on them (Local Bankruptcy Rule 3015(b)). The creditors affected are:

3. The Proponent wishes to modify the Chapter 13 Plan to do the following:

Increase percentage to general unsecured creditors based on amended B22C Account for Mortgage Note that becomes due during the pendency of the chapter 13 plan

Provide for a step in the plan payments when the 401K loan ends.

Increase Plan Payments

4. The reason(s) for the modification is/are:

a. **Trustee Request**

5. B. X The unconfirmed Chapter 13 Plan, dated August 11, 2015, is modified as follows:

1. Per the amended B22C Debtors will pay the general unsecured creditors not less than \$ 32,279.00.
2. Debtors will pay the claim 10-4 as filed Citizens Bank as the mortgage comes due during the pendency of the Chapter 13 plan. \$51,218.54 together with 5.990% interest.

3. Debtors will increase their monthly plan payments to \$2,238.00 monthly to maintain feasibility.

4. As Mr. Faber's 401k loan ends with October, 2017, beginning with November, 2017, Debtors will increase their monthly plan payments to \$2,997.00.

All remaining terms and provisions of the plan are unaffected unless specifically addressed herein. In the event of a conflict between the original plan and the modification set forth above, the later shall supersede and control.

6. BY SIGNING BELOW THE PROPONENT OF THE MODIFICATION

CERTIFIES THAT, AFTER REVIEW OF THE MODIFICATION AND ALL OTHER TERMS AND PROVISIONS OF THE PLAN, THOSE REMAINING TERMS AND PROVISIONS OF THE PLAN ARE CONSISTENT WITH THE PROPOSED MODIFICATIONS.

CERTIFICATION

I, Joseph M. LoCoco, attorney for debtors, **Michael William Faber** and **Delma Faber**, certify that I have reviewed the modification proposed above with the debtors, and that the debtors have authorized me to file it with the court.

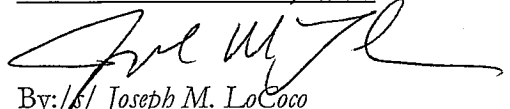
/s/ Joseph M. LoCoco

January 29, 2016
Date

WHEREFORE, the Proponent requests that the court approve the modification to the Chapter 13 Plan as stated herein.

Dated: January 29, 2016

Attorneys for Debtors
Miller & Miller Law, LLC.


By: /s/ Joseph M. LoCoco
Joseph M. LoCoco
Bar No. 1084765

MILLER & MILLER LAW, LLC
735 West Wisconsin Avenue, Suite 600
Milwaukee, Wisconsin 53233-2413
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